

FIG.1

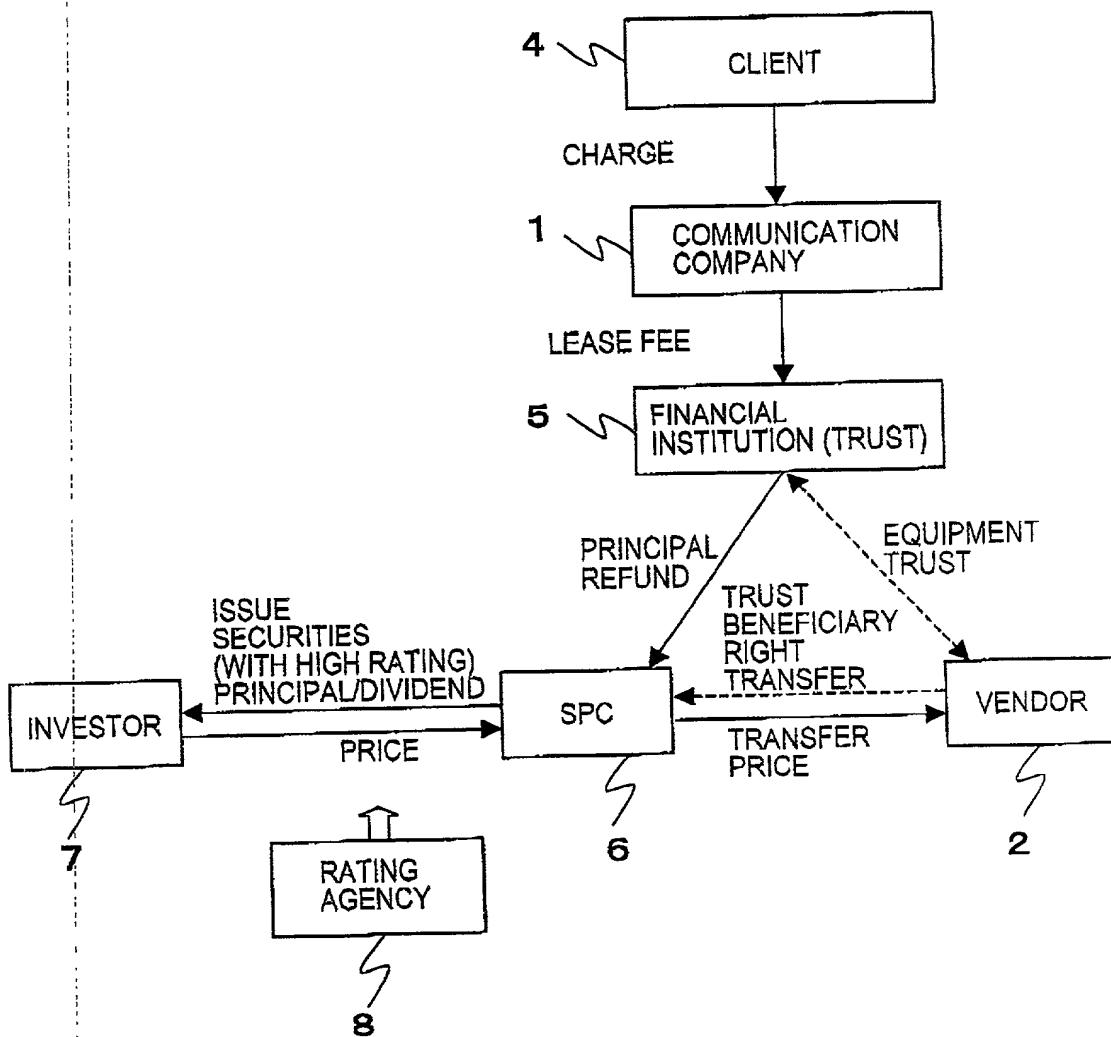


FIG.2

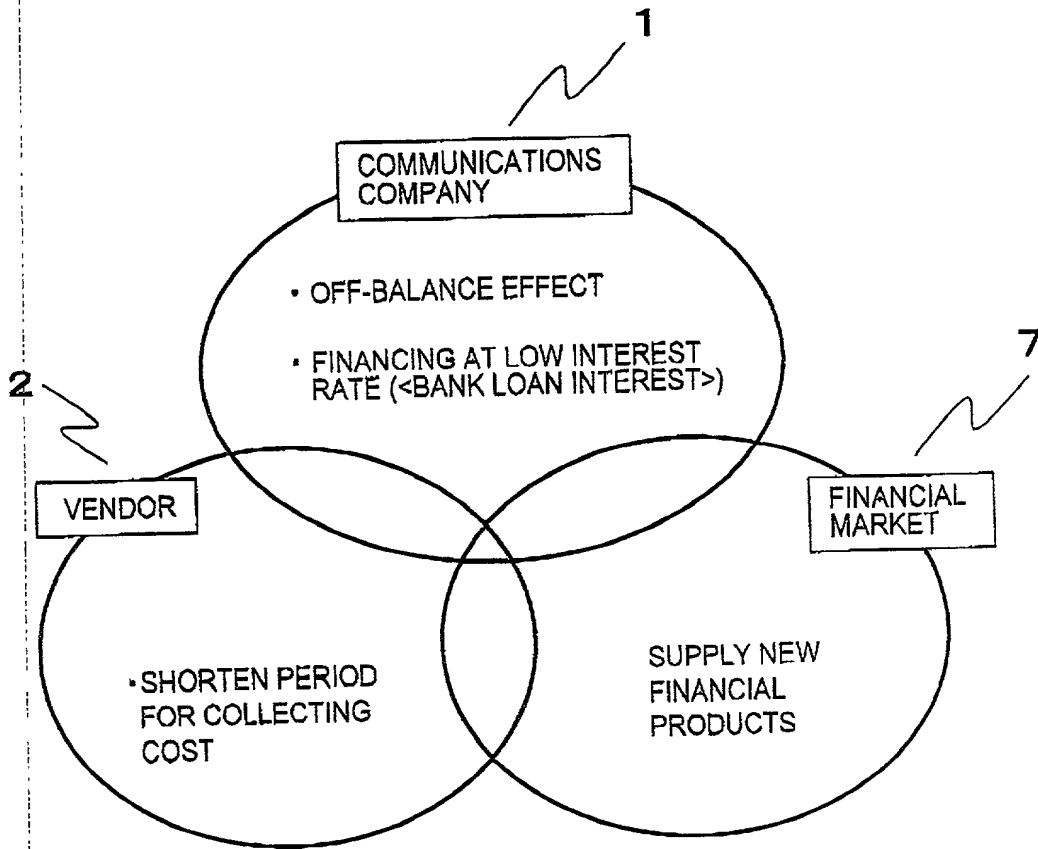


FIG.3

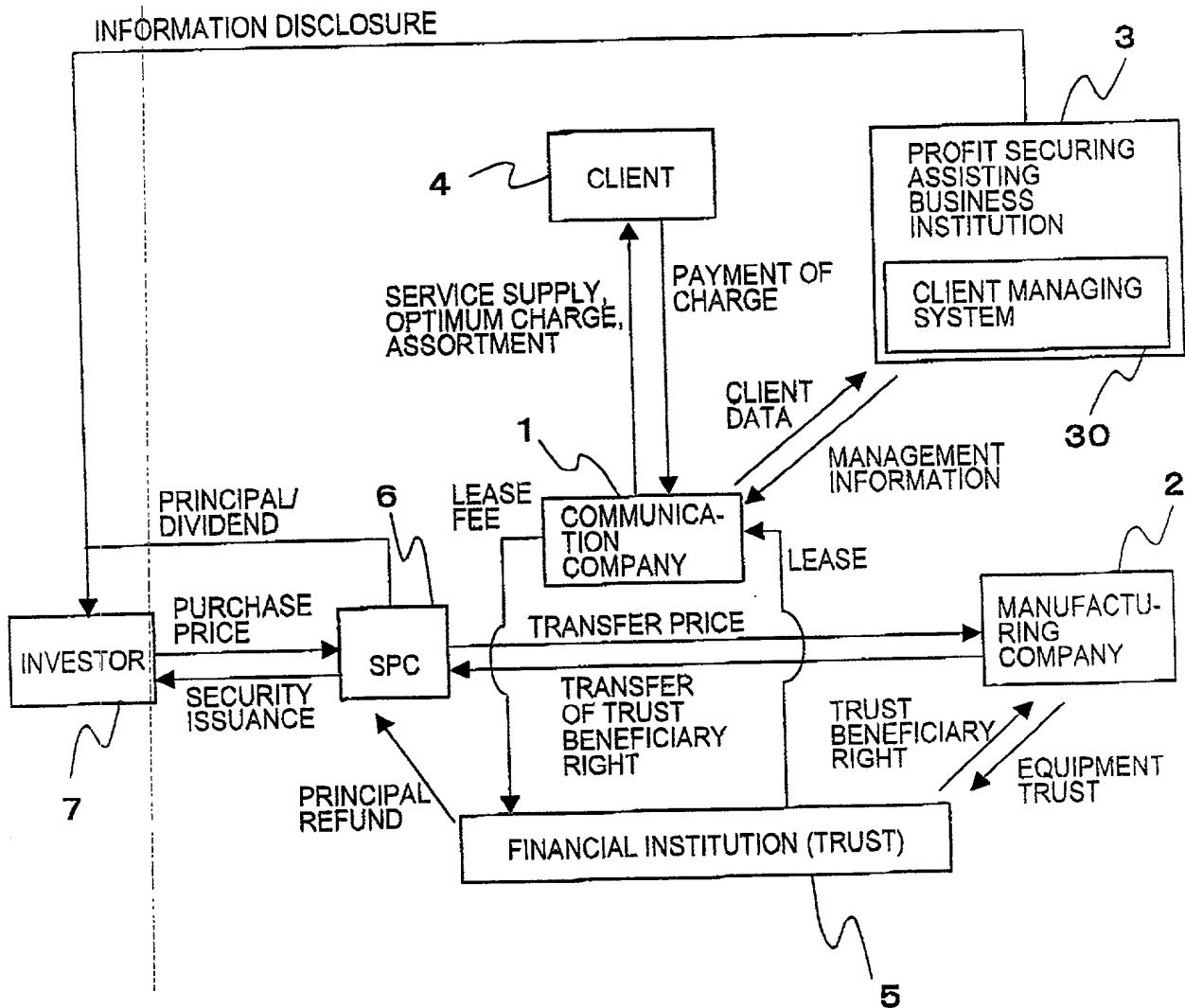


FIG.4

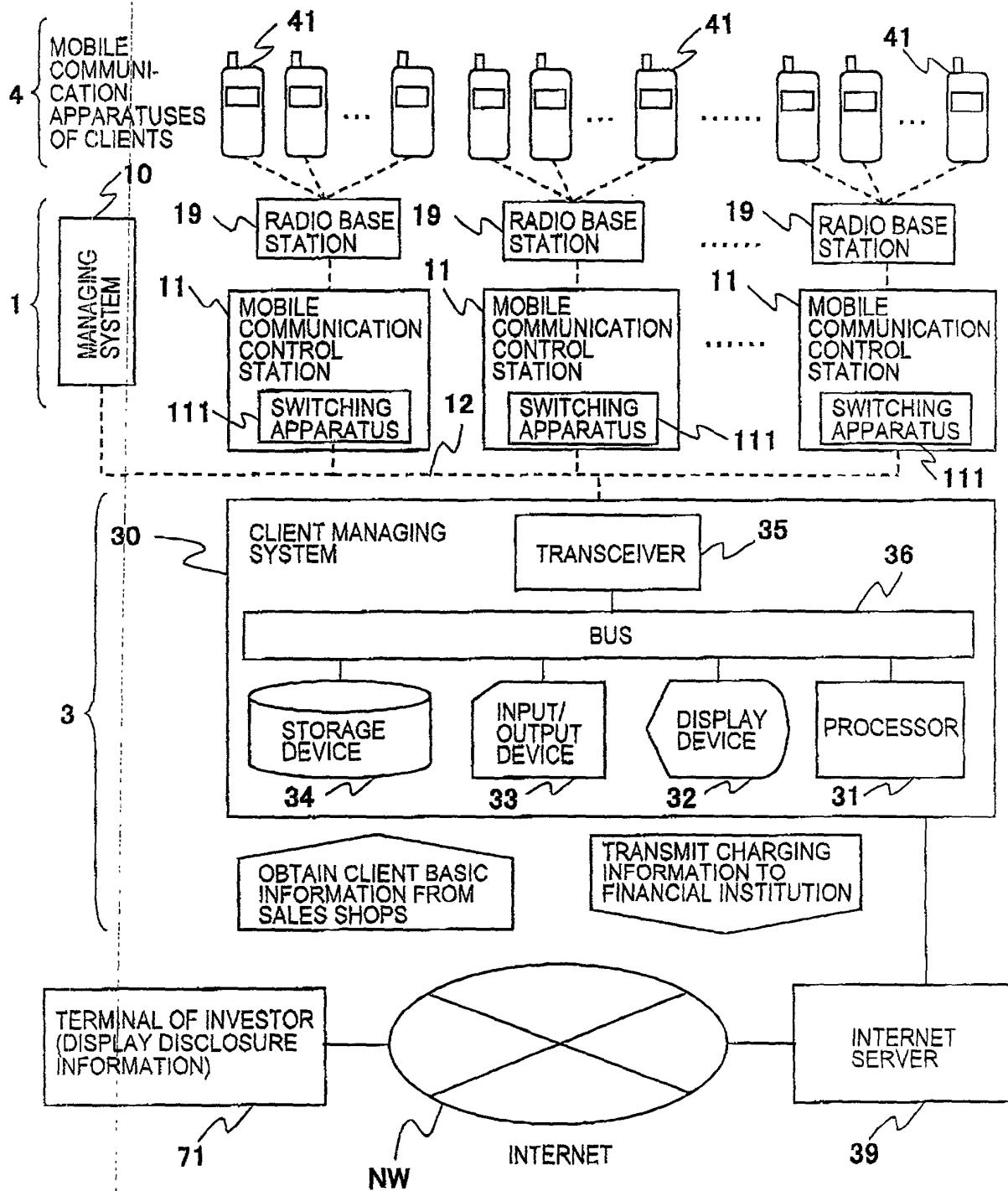


FIG.5

	CLIENT A	CLIENT B	
341 BASIC INFORMATION	CHARGE CLASS, AGE, SEX, SALES SHOP, CONTRACT YEAR AND MONTH ...	CHARGE CLASS, AGE, SEX, SALES SHOP, CONTRACT YEAR AND MONTH
342 USE INFORMATION	MONTHLY CALLING TIME, USING TIME ZONE, CALLING DISTANCE, ACCUMULATED UNPAID CHARGE, DELAY FREQUENCY ...	MONTHLY CALLING TIME, USING TIME ZONE, CALLING DISTANCE, ACCUMULATED UNPAID CHARGE, DELAY FREQUENCY

FIG.6

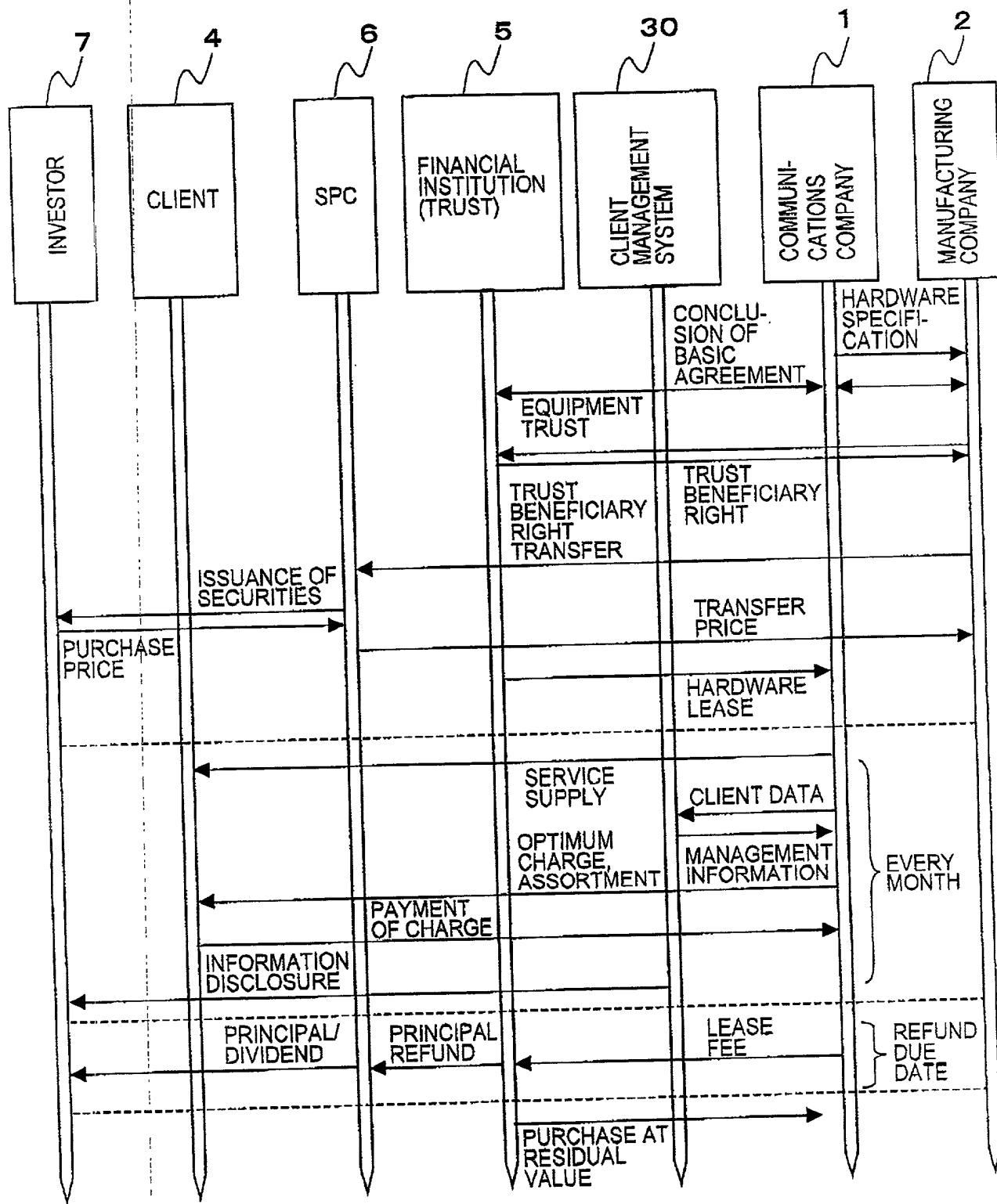


FIG.7

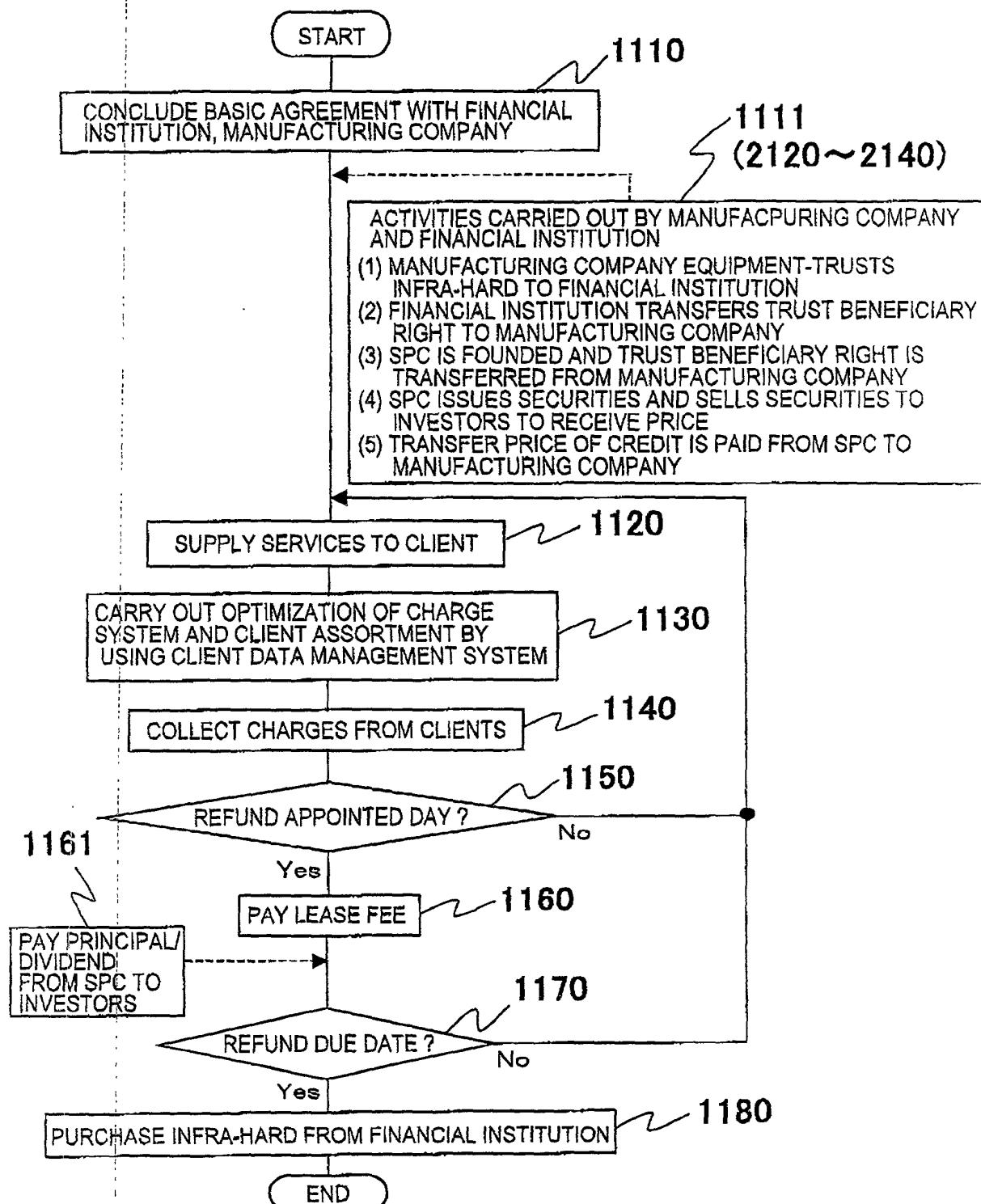


FIG.8

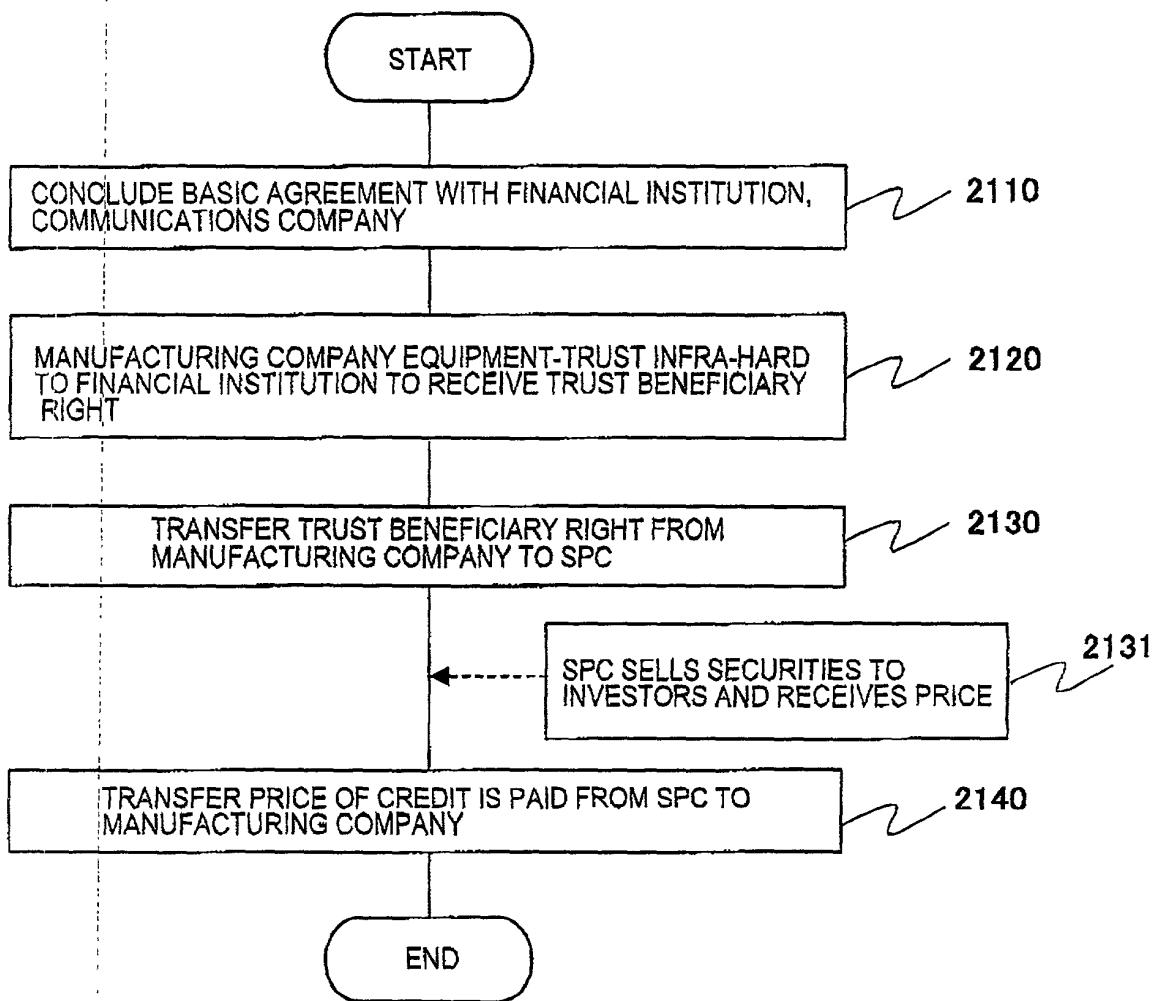


FIG.9

INFORMATION DISCLOSURE

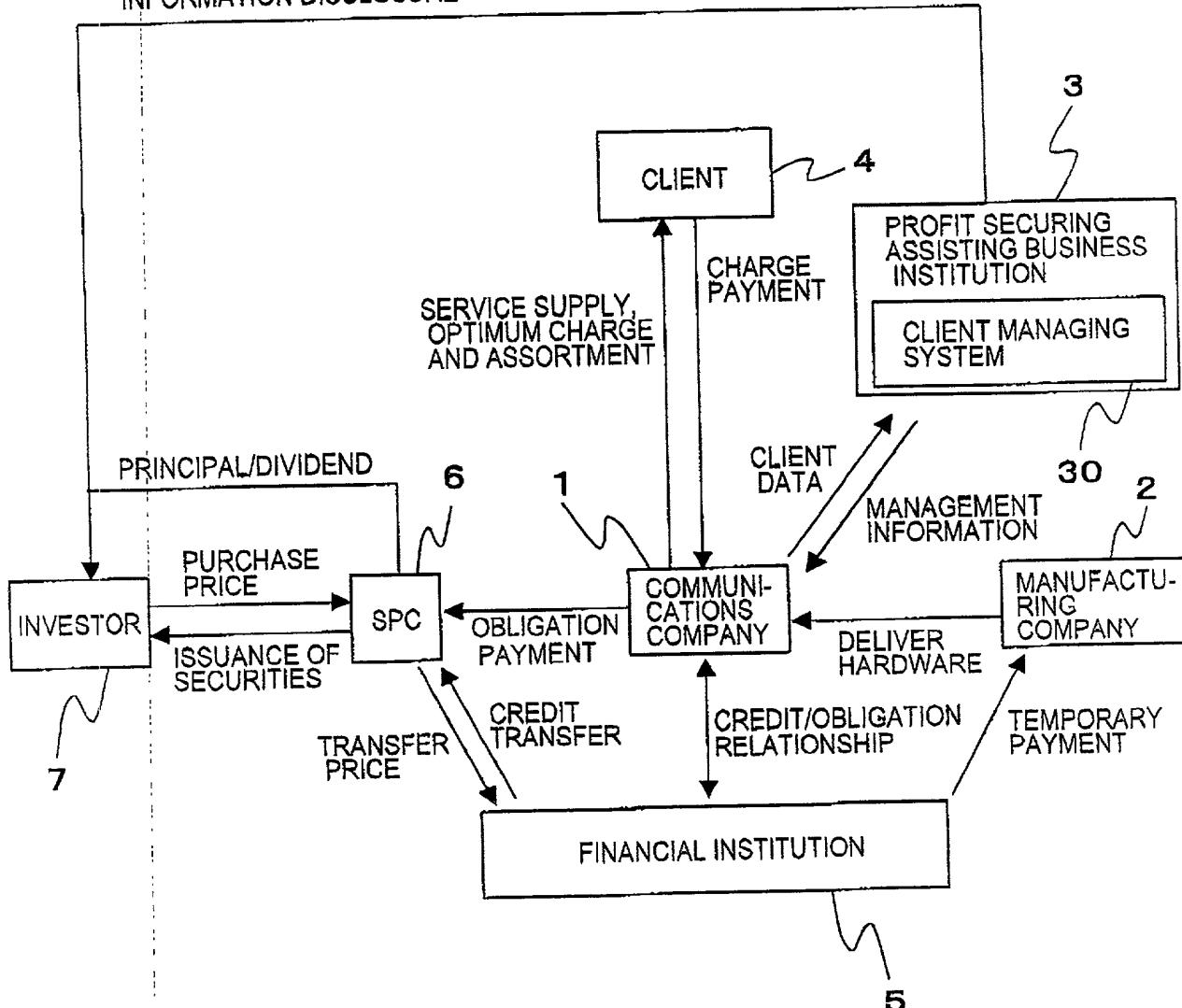


FIG.10

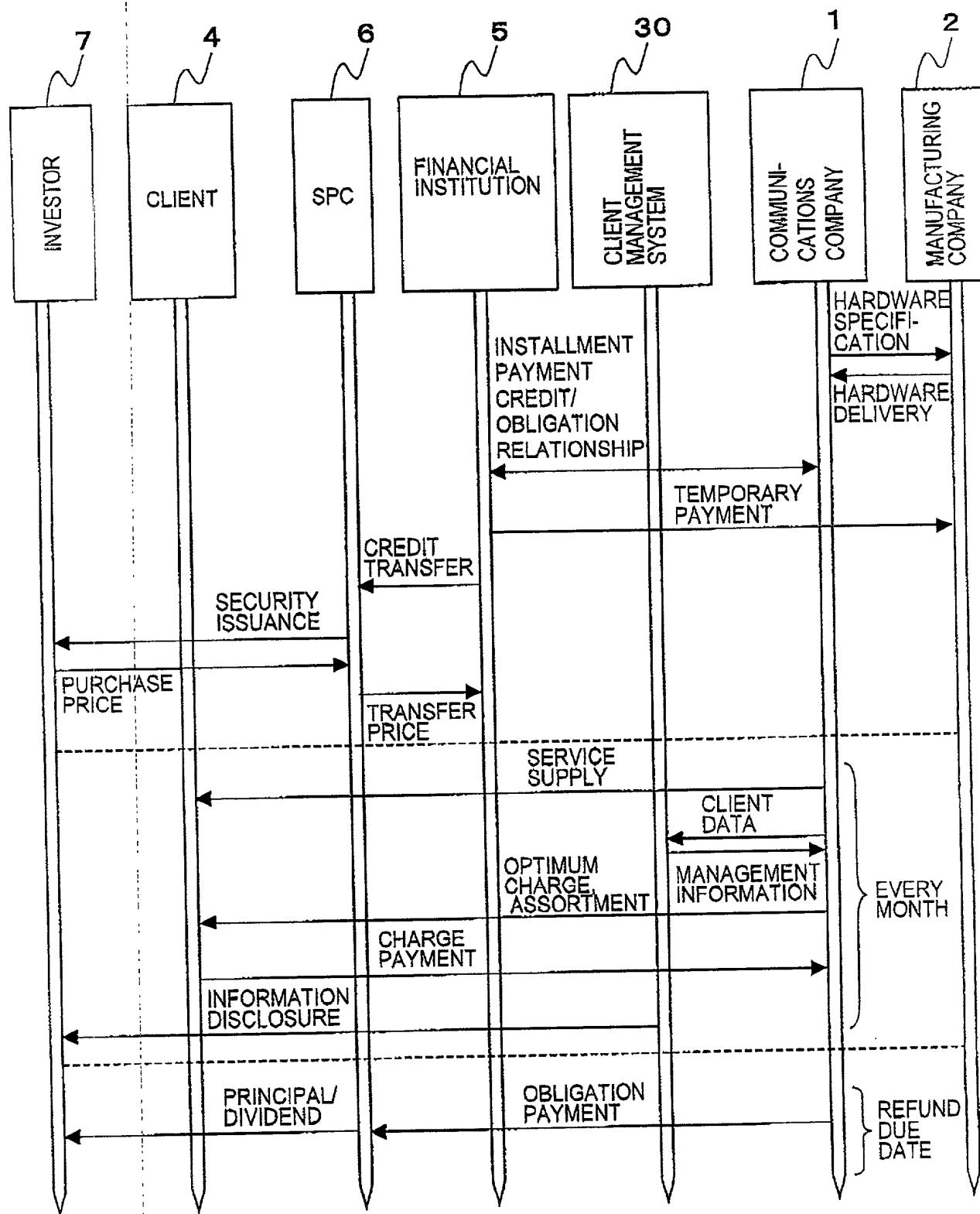


FIG.11

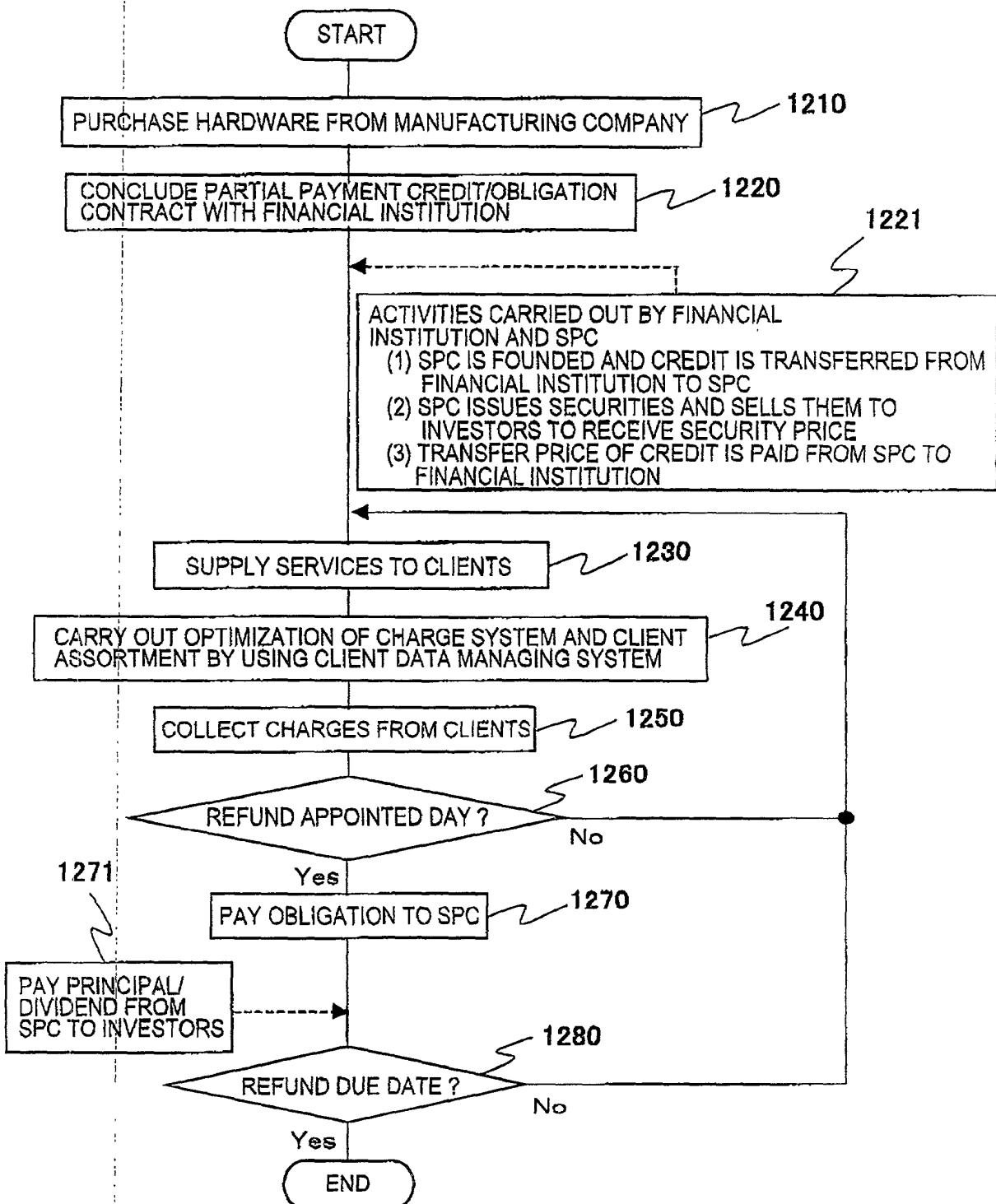


FIG.12

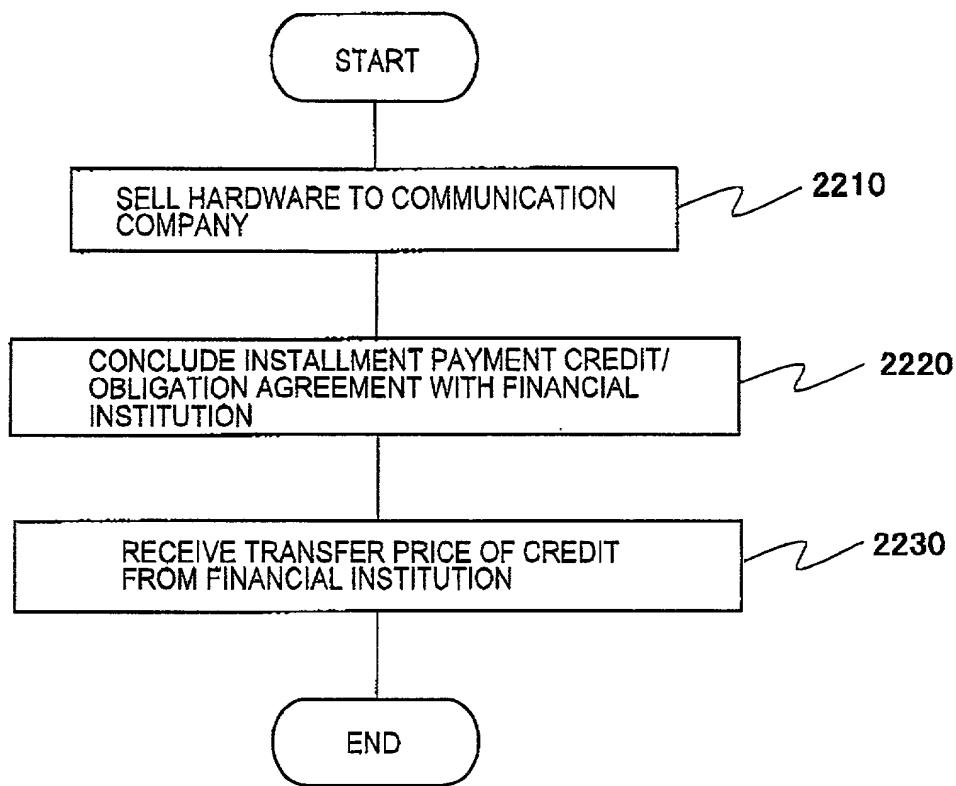


FIG.13

BENEFICIARY RIGHT	PRINCIPAL	DIVIDEND RATE
PREFERENTIAL CREDIT	F	c
SUBORDINATE CREDIT	F'	—

DIVIDEND RATE : $c_0 < c$ c : INTEREST OF CREDIT HAVING NO RISK

FIG.14

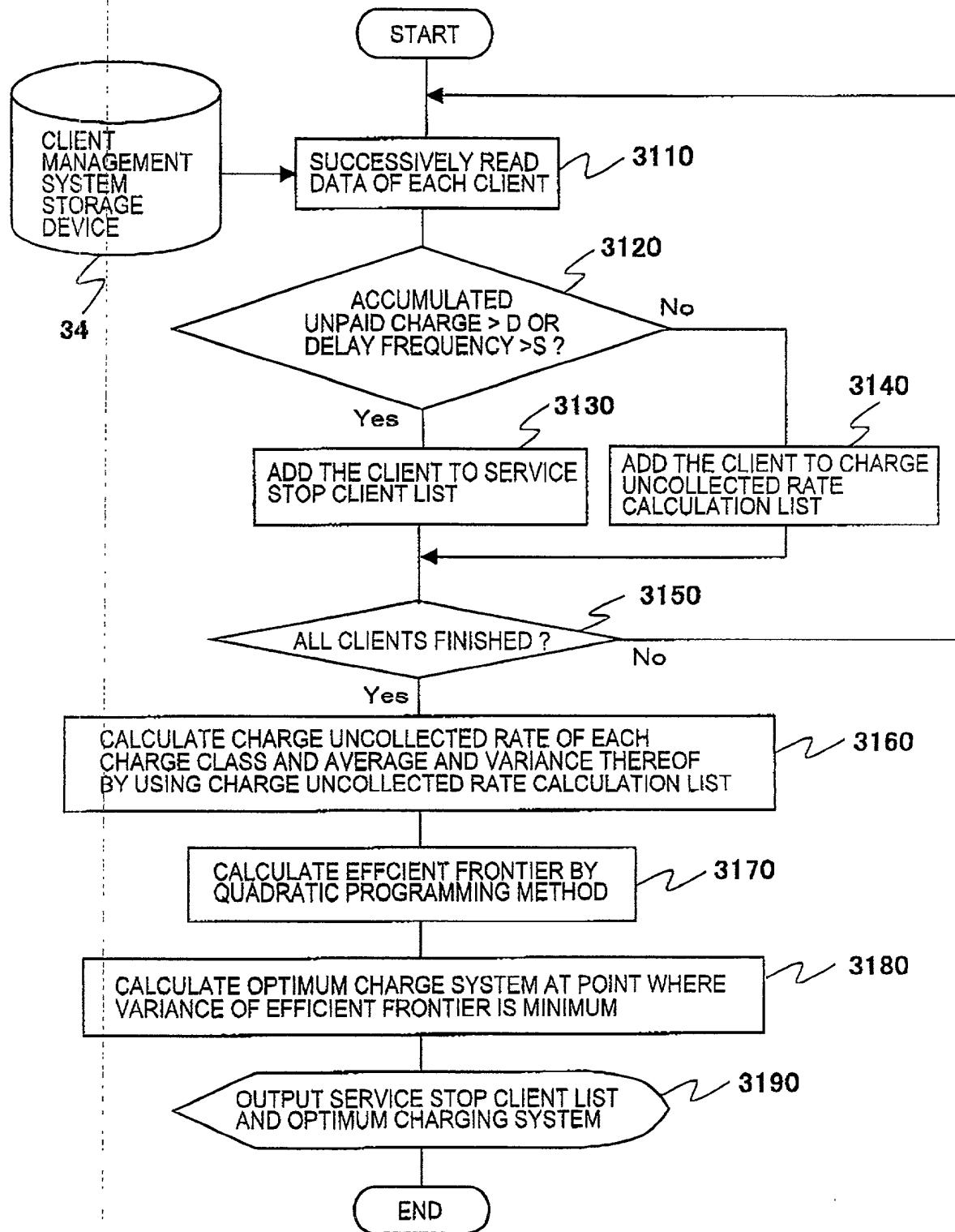


FIG.15

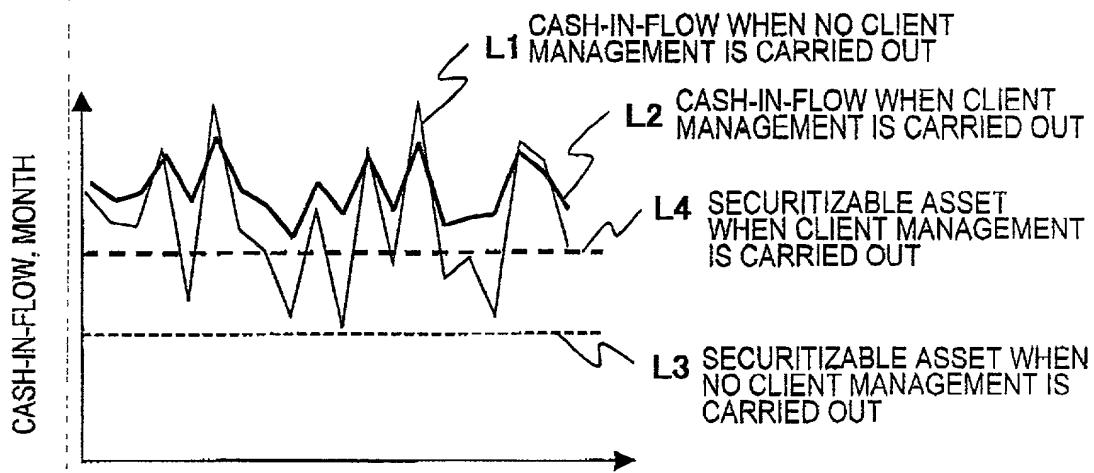


FIG.16

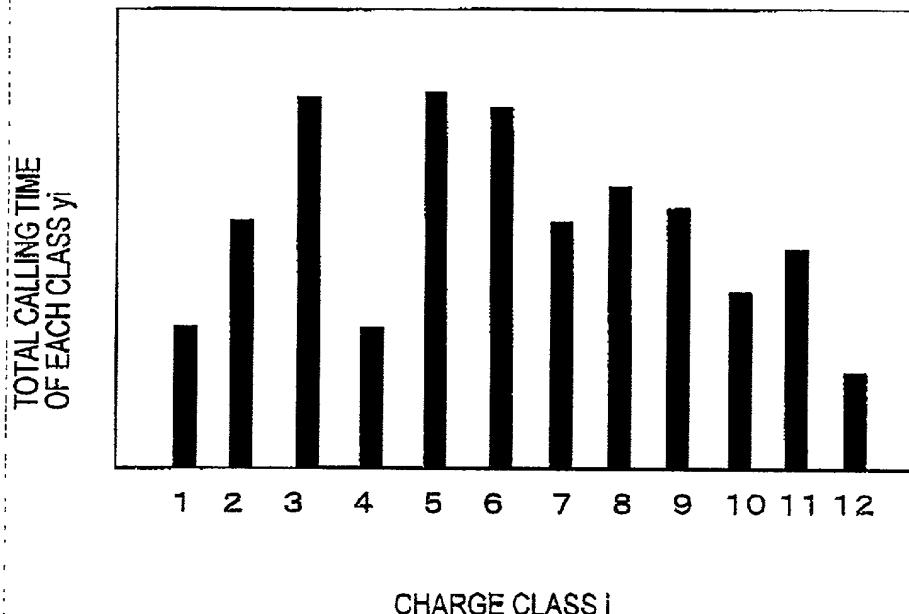


FIG.17

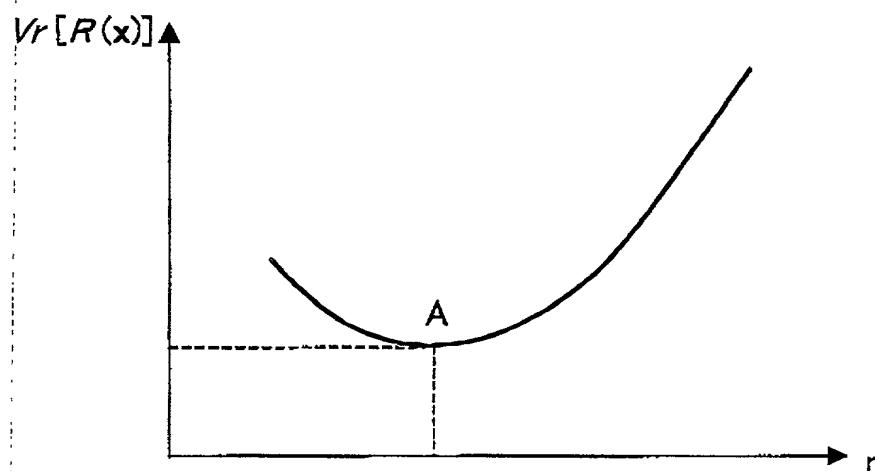


FIG.18

